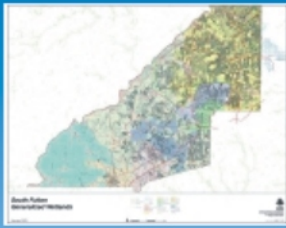


FEMA



Fulton County, Georgia

Flood Map Revision Information

September 2011 - 2012



FIRMS

In Georgia, flooding is the number one natural disaster. To identify flood hazards and the risks they pose, the Federal Emergency Management Agency (FEMA) develops flood hazard maps, officially known as Flood Insurance Rate Maps or FIRMS.

FEMA is currently working with the State of Georgia, Fulton County, and all of its municipalities to revise the FIRMS. This Flood Map Modernization project will produce a digital database of FIRMS that will be readily available and easily viewed online. Additionally, when complete, the Map Modernization project will provide a better assessment of the County's current flood risk, taking into consideration drainage pattern changes, modifications due to land use, and erosion, which will aid local officials in developing flood mitigation best management practices.

PUBLIC COMMENT

The new "preliminary" flood maps for Fulton County are scheduled for distribution to Fulton County and Municipal officials in late September of 2011. Upon receipt, and after a 30-day review period, Fulton County will schedule a Public Open House for Unincorporated South Fulton County residents to view the new maps and ask FEMA, Georgia Dept. of Natural Resources and County staff questions. Residents that live in all other Fulton County Cities should contact their respective Municipal officials for Flood Plain Map revision information. Following the Open house, a 90-day Appeal and Protest Period will begin (made public by two announcements in the local newspaper). Residents of Unincorporated South Fulton County are urged to voice their opinions during this period and investigate flood insurance requirements. Some property owners with mortgages may face new flood insurance requirements while others may find the requirements have been lifted.

FLOOD INSURANCE POLICIES

If a resident already has a flood insurance policy in place when mapped into a high-risk area, the premium can be calculated using the lower risk zone on the earlier map. The National Flood Insurance Program (NFIP) has "grandfathered" rules to recognize policy holders who bought or kept coverage prior to the redrawing of the maps, which could result in a savings. For more information about flood insurance, visit www.floodsmart.gov.

APPEAL PROCESS

If there are no Appeals or Protests following a 90-day Appeal and Protest period, Fulton County officials will have a six month Compliance Period after FEMA issues a final Letter of Determination that advises of the effective date of the new maps. The Compliance Period is for the County to address any issues that may exist with our flood regulations.

It is anticipated that the revised maps will become "Effective" in September 2012. For additional information about Georgia's floodplain Map Modernization Project, visit www.georgiaDFIRM.com